

# Payment Method and its Processing Fees

## Does SpinTel charge a processing fee?

Yes, SpinTel does charge a processing fee for most transactions, which varies depending on the payment method.

## Why does SpinTel charge a processing fee?

This fee is necessary to cover the credit card surcharge imposed on transactions, as outlined in SpinTel's [terms and conditions](#).

## What processing fees apply?

Below is a list of the payment methods and their associated processing fees.

*Note: Transactions can only be processed using Australian banks; banks from other countries are not accepted.*

Payment Method	Processing Fee
MasterCard, VisaCard (Credit or Debit)	1.0% of the payment amount, plus GST
American Express, Diners Club	3.8% of the payment amount, plus GST
PayPal	2.6 % of the payment amount, plus \$0.30 GST
Direct Debit from a Bank Account	No processing fee

Here's a sample computation for the total processing fee:

Mastercard processing fee is 1.1% including GST.

Bill amount \$100

**Processing fee is  $\$100 \times 1.1\% = \$1.10$**

This fee will be reflected on the next monthly bill.

*Note: There is no processing fee for the payment of your last bill.*

### **How can I avoid incurring the processing fee?**

Simply nominate to pay your bill via Direct Debit bank account.

Online URL:

<https://articles.spintel.net.au/article/payment-method-and-its-processing-fees.html>